

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for making payments via a network, comprising:

receiving, by a payment service provider during an enrollment session over the network, information identifying a network user, information identifying a payment account associated with the network user, and a payment request to execute a payment on behalf of the network user, the network user being previously unknown to the payment service provider;

[processing] verifying by the payment service provider of the received information identifying the network user and the received information identifying the payment account [to verify the received information];

[processing the received information identifying the network user and the received information identifying the payment account to generate] receiving or generating by the payment service provider during the enrollment session of a unique user identifier associated with the previously unknown network user;

storing by the payment service provider of the received information identifying the network user and the received information identifying the payment account in association with the received or generated unique user identifier; and

if the received information is verified, directing by the payment service provider of a debit from the identified payment account associated with the network user to execute the payment without [the network user transmitting] the payment service provider receiving the unique user identifier [to the payment service provider] during another

session over the network or otherwise;

wherein at least one of the verifying, storing and directing are performed by a computer.

2. (Currently Amended) The method of claim 1, wherein the unique user identifier is generated by the payment service provider, and further comprising:

transmitting, by the payment service provider during the enrollment session, [if the received information is verified,] the generated unique user identifier if the received information is verified; and

transmitting, by the payment service provider during the enrollment session, a notice of one of (1) verification of the received information and acceptance of the payment request for execution, and (2) non-verification of the received information and non-acceptance of the payment request for execution.

3. (Cancelled)

4. (Currently Amended) The method of claim [3] 2, wherein:

the generated unique user identifier[, if transmitted by the payment service provider,] is transmitted with the notice of verification of the received information and acceptance of the payment request for execution.

5. (Currently Amended) The method of claim [3] 2, wherein:

the generated unique user identifier[, if transmitted by the payment service provider,] is transmitted at one of (1) a time prior to directing the debit, and (2) a time

subsequent to directing the debit.

6. (Original) The method of claim 2, wherein:

the information identifying the network user, the information identifying the payment account, and the payment request are received from one of (1) the network user, and (2) a sponsor which maintains a Web site with which the network user is associated; and

the notice is transmitted to at least one of (1) the network user, and (2) the sponsor.

7. (Original) The method of claim 1, wherein:

the unique user identifier is an account number used to identify the network user to the payment service provider.

8. (Currently Amended) A system for making payments via a network, comprising:

a first network station configured to transmit, during a communication session over the network, information identifying a network user, information identifying a payment account associated with the network user, and a payment request to execute a payment on behalf of the network user; and

a second network station associated with a payment service provider and configured to (1) receive the transmitted information identifying the network user, the transmitted information identifying the payment account, and the transmitted payment request, the network user being previously unknown to the payment service provider, (2) [process] verify the received information identifying the network user and the

received information identifying the payment account [to verify the received information], (3) [process the received information identifying the network user and the received information identifying the payment account to] receive or generate during the communication session a unique user identifier associated with the network user, (4) store the received information identifying the network user and the received information identifying the payment account in association with the received or the generated unique user identifier, and (5) if the received information is verified, direct a debit from the payment account associated with the network user to execute the payment without [the network user causing] receiving the unique identifier [to be transmitted] during another communication session.

9. (Currently Amended) The system of claim 8, wherein the unique user identifier is generated by the second network station, and the second network station is further configured to:

transmit to the first network station during the communication session, [if the received information is verified,] the generated unique user identifier if the received information is verified; and

transmit to the first network station during the communication session, a notice of one of (1) verification of the received information and acceptance of the payment request for execution, and (2) non-verification of the received information and non-acceptance of the payment request for execution.

10. (Cancelled)

11. (Currently Amended) The system of claim [10] 9, wherein:

the generated unique identifier[, if transmitted by the second network station,] is transmitted with the notice of verification of the received information and acceptance of the payment request for execution.

12. (Currently Amended) The system of claim [10] 9, wherein:

the generated unique user identifier[, if transmitted by the second network station,] is transmitted at one of (1) a time prior to directing the debit, and (2) a time subsequent to directing the debit.

13. (Currently Amended) The system of claim [9] 8, wherein:

the first network station is associated with one of (1) the network user, and (2) a sponsor which maintains a Web site with which the network user is associated.

14. (Original) The system of claim 9, further comprising:

a third network station;

wherein the first network station is associated with a sponsor which maintains a Web site with which the network user is associated;

wherein the third network station is associated with the network user; and

wherein the second network station is further configured to transmit the notice to the third network station.

15. (Original) The system of claim 8, wherein:

the unique identifier is an account number used to identify the network user to

the payment service provider.

16. (Currently Amended) An article of manufacture for making payments via a network, the article of manufacture comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, during an enrollment session over the network, information identifying a network user, information identifying a payment account associated with the network user, and a payment request to execute a payment on behalf of the network user, [the computer associated with a payment service provider and] the network user being previously unknown to the payment service provider;

[process] verify the received information identifying the network user and the received information identifying the payment account [to verify the received information];

[process the received information identifying the network user and the received information identifying the payment account to] receive or generate a unique user identifier associated with the previously unknown network user during the enrollment session;

store the received information identifying the network user and the received information identifying the payment account in association with the received or the generated unique user identifier; and

if the received information is verified, direct a debit from the identified payment

account associated with the network user to execute the payment without [the network user transmitting] receiving the unique user identifier [to the computer associated with the payment service provider] during another session over the network.

17. (Currently Amended) The article of manufacture of claim 16, wherein the unique identifier is generated, and the read programming further
[comprising] causes the computer to operate so as to:

transmit, if the received information is verified, the generated unique user identifier during the enrollment session; and

transmit, during the enrollment session, a notice of one of (1) verification of the received information and acceptance of the payment request for execution, and (2) non-verification of the received information and non-acceptance of the payment request for execution.

18. (Cancelled)

19. (Currently Amended) The article of manufacture of claim [18] 17, wherein:

the generated unique user identifier[, if transmitted by the computer associated with the payment service provider,] is transmitted with the notice of verification of the received information and acceptance of the payment request for execution.

20. (Currently Amended) The article of manufacture of claim [18] 17, wherein:

the generated unique user identifier[, if transmitted by the computer associated with the payment service provider,] is transmitted at one of (1) a time prior to directing

the debit, and (2) a time subsequent to directing the debit.

21. (Original) The article of manufacture of claim 17, wherein:

the information identifying the network user, the information identifying the payment account, and the payment request are received from one of (1) the network user, and (2) a sponsor which maintains a Web site with which the network user is associated; and

the notice is transmitted to at least one of (1) the network user, and (2) the sponsor.

22. (Original) The article of manufacture of claim 16, wherein:

the unique user identifier is an account number used to identify the network user to the payment service provider.

23. (New) The method of claim 1, further comprising:

receiving, by the payment service provider during another session over the network, the unique user identifier associated with the network user in association with another payment request to execute another payment on behalf of the network user; and

directing, by the payment service provider, of another debit from the identified payment account associated with the network user to execute the other payment based on the unique user identifier received during this other session.

24. (New) The system of claim 8, wherein:

the first network station is further configured to transmit, during another communication session over the network, the unique user identifier associated with the network user and another payment request to execute another payment on behalf of the network user; and

the second network station is further configured to (1) receive the unique user identifier transmitted during this other communication session and the transmitted other payment request, and direct another debit from the payment account associated with the network user to execute this other payment based on the unique identifier received during this other communication session.

25. (New) The article of manufacture of claim 16, wherein the read computer programming further causes the computer to operate so as to:

receive, during another session over the network, the unique user identifier associated with the network user and another payment request to execute another payment on behalf of the network user; and

direct a debit from the identified payment account associated with the network user to execute this other payment based on the unique user identifier received during this other session.